

Memorandum Table and Authorities:

Legal Standard

Federal Arbitration Act (FAA) vs. South Carolina Uniform Arbitration Act (SCUAA) Petitioner has filed its motion to compel arbitration pursuant to the FAA. If a party to an arbitration agreement files a case in the district court that is covered by the agreement to arbitrate, the FAA permits the aggrieved party to file a motion to compel arbitration pursuant to their agreement. See 9 U.S.C. § 4.

A dispute between the parties as to whether the claims are arbitrable in the first place (i.e. the arbitrability question) is governed by the FAA or the SCUAA. The statutory language of the FAA provides that it applies to a "contract evidencing a transaction involving commerce to settle by arbitration a controversy thereafter arising out of such contract or transaction." 9 U.S.C. § 2. The language "involving commerce" in the FAA has been interpreted to mean "the functional equivalent of the more familiar term 'affecting commerce'-words of art that ordinarily signal the broadest permissible exercise of Congress' Commerce Clause power." *Citizens Bank v. Alafabco, Inc.*, 539 U.S. 52, 56, 123 S. Ct. 2037, 2040, 156 L. Ed. 2d 46 (2003) (citing *Allied-Bruce Terminix Cos. v. Dobson*, 513 U.S. 265, 273-74, 115 S.Ct. 834, 130 L.Ed.2d 753 (1995)). Therefore, absent a clear and unmistakable designated intent that nonfederal arbitrability law applies, "federal law governs the arbitrability question by default because the Agreement is covered by the FAA." *Brennan v. Opus Bank*, 796 F.3d 1125, 1129 (9th Cir. 2015) (citing *Mitsubishi Motors Corp. v. Soler Chrysler-Plymouth, Inc.*, 473 U.S. 614, 626, 105 S.Ct. 3346, 87 L.Ed.2d 444 (1985); *Cape Flattery Ltd. v. Titan Maritime*, 647 F.3d 914, 921 (9th Cir. 2011)).

"Generally, in deciding whether to compel arbitration, a court must determine two 'gateway' issues: (1) whether there is an agreement to arbitrate between the parties; and (2) whether the agreement covers the dispute." *Brennan*, 796 F.3d at 1130 (citing *Howsam v. Dean Witter Reynolds, Inc.*, 537 U.S. 79, 84, 123 S.Ct. 588, 154 L.Ed.2d 491 (2002)). The party moving to compel arbitration bears the burden of demonstrating that these two elements are

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satisfied. *Ashbey v. Archstone Prop. Mgmt., Inc.*, [785 F.3d 1320, 1323](#) (9th Cir. 2015) (citing *Cox v. Ocean View Hotel Corp.*, [533 F.3d 1114, 1119](#) (9th Cir. 2008)). Agreements to arbitrate may be invalidated by generally applicable contract defenses, such as fraud, duress, or unconscionability. *See 9 U.S.C. § 2. See also Concepcion*, [563 U.S. at 339, 131 S. Ct. at 1746](#).

Arbitration is a creation of contract, and a court will not grant a motion to compel arbitration unless it finds that there is a "clear agreement" to arbitrate. *Davis v. Nordstrom, Inc.*, [755 F.3d 1089, 1092-93](#) (9th Cir. 2014) (citations omitted). "When determining whether a valid contract to arbitrate exists, we apply ordinary state law principles that govern contract formation." *Id.* at 1093 (citing *Ferguson v. Countrywide Credit Indus., Inc.*, [298 F.3d 778, 782](#) (9th Cir. 2002)). "In South Carolina, a 'clear agreement' to arbitrate may be either express or implied in fact." "A party's acceptance of an agreement to arbitrate may be express, as where a party signs the agreement." Acceptance of an agreement to arbitrate is implied-in-fact where the conduct of the contracting parties suggests such acceptance. *See J. Patton WEBB, Respondent v. FIRST FEDERAL SAVINGS & LOAN ASSOCIATION OF ANDERSON, Appellant.*[*] 1312, also *See Craig v. Brown & Root, Inc.*, [84 Cal. App. 4th 416, 420, 100 Cal. Rptr. 2d 818, 820](#) (2000) (employee's continued employment constitutes her acceptance of an agreement proposed by her employer).

In resolving a motion to compel arbitration, the court applies a standard similar to that of a motion for summary judgment brought pursuant to Rule 56 of the Federal Rules of Civil Procedure. *See Smith v. H.F.D. No. 55, Inc.*, No. 2:15cv1293-KJM-KJN, [2016 WL 881134, at *4](#) (E.D. Cal. Mar. 8, 2016) (citations omitted). "The party opposing arbitration receives the benefit of any reasonable doubts and the court draws reasonable inferences in that party's favor, and only when the arbitration agreement's existence and applicability may the court compel arbitration." *Smith*, [2016 WL 881134, at *4](#) (citing *Three Valleys Mun. Water Dist. v. E.F. Hutton & Co.*, [925 F.2d 1136, 1141](#) (9th Cir. 1991)).

The FAA does not require that the absence of any factual dispute. *See Hanon v. Dataproducts Corp.*, [976 F.2d 497, 500](#) (9th Cir. 1992). Rather, there must be no *genuine* issue of *material* fact. *Id.* (emphasis as in original) (quoting *Anderson v. Liberty Lobby, Inc.*, [477 U.S. 242, 248, 106 S.Ct. 2505, 2510](#) (1986)). "A material fact is genuine if 'the evidence is such that a reasonable jury could return a verdict for the nonmoving party.' " *Id.* (quoting *Anderson*, [477 U.S. at 248, 106 S.Ct. at 2510](#)). "Conversely, '[w]here the record taken as a whole could not lead a rational trier of fact to find for the nonmoving party, there is no 'genuine issue for trial.' " *Id.* (quoting *Matsushita Elec. Indus. Co. v. Zenith Radio Corp.*, [475 U.S. 574, 587, 106 S.Ct. 1348, 1356, 89 L.Ed.2d 538](#) (1986)).

The Court looks to the four corners of the Agreement to Arbitrate Disputes to determine whether the parties clearly and unmistakably designated intent for non-federal arbitrability law to apply. *See SUPREME COURT OF THE UNITED STATES RENT-A-CENTER, WEST, INC., PETITIONER v. ANTONIO JACKSON* (June 21, 2010) also see *Gerdlund v. Elec. Dispensers Int'l*, [190 Cal. App. 3d 263, 270, 235 Cal. Rptr. 279, 282](#) (Ct. App. 1987) ("The parol evidence rule generally prohibits the introduction of any extrinsic evidence to vary or contradict the terms of an integrated written instrument."). That agreement states that South Carolina law is to be applied by the arbitrator to disputes that are subject to arbitration, federal law must be applied here by default to determine arbitrability. *See, e.g.*, [Cape Flattery](#), [647 F.3d at 921](#).

Effect of Federal Arbitration Act

Where the FAA is applicable, as it is here, the U.S. Court of Appeals for the Ninth Circuit has summarized its impact on interpretation and enforcement of arbitration agreements as follows:

The Federal Arbitration Act (FAA) requires courts to "place arbitration agreements on an equal footing with other contracts, and enforce them according to their terms." *AT&T Mobility LLC v. Concepcion*, [563 U.S. 333, 339, 131 S.Ct. 1740, 179 L.Ed.2d 742](#) (2011) (internal citation omitted). Section 2 of the FAA makes agreements to arbitrate "valid, irrevocable, and enforceable, save upon such grounds as exist at law or in equity for the revocation of any

contract." [9 U.S.C. § 2](#). The final clause of § 2, generally referred to as the savings clause, "permits agreements to arbitrate to be invalidated by 'generally applicable contract defenses, such as fraud, duress, or unconscionability,' but not by defenses that apply only to arbitration or that derive their meaning from the fact that an agreement to arbitrate is at issue." [Concepcion, 563 U.S. at 339, 131 S.Ct. 1740](#) (quoting *Doctor's Assocs., Inc. v. Casarotto, 517 U.S. 681, 687, 116 S.Ct. 1652, 134 L.Ed.2d 902* (1996)). "Any doubts about the scope of arbitrable issues, including applicable contract defenses, are to be resolved in favor of arbitration." [Tompkins v. 23andMe, Inc., 840 F.3d 1016, 1022](#) (9th Cir. 2016).

Section 2 of the FAA preempts state statutes and state common law principles that "undercut the enforceability of arbitration agreements," unless the savings clause applies. [Southland Corp. v. Keating, 465 U.S. 1, 16, 104 S.Ct. 852, 79 L.Ed.2d 1](#) (1984); *see also Concepcion, 563 U.S. at 343-44, 131 S.Ct. 1740*; [Sakkab v. Luxottica Retail N. Am., Inc., 803 F.3d 425, 432](#) (9th Cir. 2015). In other words, a court cannot enforce state laws that apply to agreements to arbitrate but not to contracts more generally. *See Mortensen v. Bresnan Commc'ns, LLC, 722 F.3d 1151, 1159* (9th Cir. 2013) ("Any general state-law contract defense ... that has a disproportionate effect on arbitration is displaced by the FAA.").

1. [POUBLON V. C.H. ROBINSON CO.](#)

UNITED STATES COURT OF APPEALS FOR THE NINTH CIRCUIT, 03 Feb 2017

2. [TILLMAN V. TILLMAN](#)

United States Court of Appeals, Ninth Circuit., 15 Jun 2016

3. [SAKKAB V. LUXOTTICA RETAIL N. AM., INC.](#)

United States Court of Appeals, Ninth Circuit., 28 Sep 2015

4. [BRENNAN V. OPUS BANK, CORP.](#)

United States Court of Appeals, Ninth Circuit., 11 Aug 2015

5. [ASHBEY V. ARCHSTONE PROP. MGMT., INC.](#)

United States Court of Appeals, Ninth Circuit., 12 May 2015

6. [WILKERSON V. WHEELER](#)

United States Court of Appeals, Ninth Circuit., 18 Nov 2014

7. [ISKANIAN V. CLS TRANSP. L. A., LLC](#)

Supreme Court of California, 23 Jun 2014

8. [JOHNMOHAMMADI V. BLOOMINGDALE'S, INC.](#)

United States Court of Appeals, Ninth Circuit., 23 Jun 2014

9. [DAVIS V. NORDSTROM, INC.](#)

United States Court of Appeals, Ninth Circuit., 23 Jun 2014

10. [MORTENSEN V. BRESNAN COMM'CNS, LLC](#)

United States Court of Appeals, Ninth Circuit., 15 Jul 2013

11. [PINNACLE MUSEUM TOWER ASS'N V. PINNACLE MKT. DEV. \(US\), LLC](#)

Supreme Court of California, 16 Aug 2012

12. [CAPE FLATTERY LTD. V. TITAN MARITIME, LLC](#)

United States Court of Appeals, Ninth Circuit., 26 Jul 2011

13. [ATT MOBILITY LLC V. CONCEPCION, 09-893 \(U.S. 4-27-2011\)](#)

U.S. Supreme Court, 27 Apr 2011

14. [COX V. OCEAN](#)

United States Court of Appeals, Ninth Circuit., 23 Jul 2008

15. [LIFESCAN, INC. V. PREMIER DIABETIC SERVS](#)

United States Court of Appeals, Ninth Circuit., 13 Apr 2004

16. [CITIZENS BANK V. ALAFABCO, INC](#)

U.S. Supreme Court, 02 Jun 2003

17. [HOWSAM V. DEAN WITTER REYNOLDS, INC](#)

U.S. Supreme Court, 10 Dec 2002

18. [FERGUSON V. COUNTRYWIDE CREDIT INDUSTRIES](#)

United States Court of Appeals, Ninth Circuit., 23 Jul 2002

19. [CRAIG V. BROWN ROOT INC](#)

Court of Appeal of California, Second District, Division One., 26 Oct 2000

20. [DOCTOR'S ASSOCIATES, INC. V. CASAROTTO](#)

U.S. Supreme Court, 20 May 1996

21. [ALLIED-BRUCE TERMINIX COS. V. DOBSON](#)

U.S. Supreme Court, 18 Jan 1995

22. [HANON V. DATAPRODUCTS CORP](#)

United States Court of Appeals, Ninth Circuit., 28 Sep 1992

23. [THREE VALLEYS MUN. WATER DIST V. E. F. HUTTON](#)

United States Court of Appeals, Ninth Circuit., 05 Feb 1991

24. [BAXTER V. SULLIVAN](#)

United States Court of Appeals, Ninth Circuit., 23 Jan 1991

25. [SPARLING V. HOFFMAN CONST. CO., INC](#)

United States Court of Appeals, Ninth Circuit., 21 Dec 1988

26. [GERDLUND V. ELECTRONIC DISPENSERS INTERNATIONAL](#)

Court of Appeal of California, Sixth District., 16 Mar 1987

27. [ANDERSON V. LIBERTY LOBBY, INC](#)

U.S. Supreme Court, 25 Jun 1986

28. [MATSUSHITA ELEC. INDUSTRIAL CO. V. ZENITH RADIO](#)

U.S. Supreme Court, 26 Mar 1986

29. [mitsubishi motors v. soler chrysler-plymouth](#)

U.S. Supreme Court, 02 Jul 1985

30. [SOUTHLAND CORP. V. KEATING](#)

U.S. Supreme Court, 23 Jan 1984

Nelson Leon Bruce v.1. 2-28-19

Exhibits - B

Detailed Schedule of Exhibits:

1. Copy of Addendum to agreement ID # ADDEN1-2019-0130BRUCWSFCM-S4451[®] (12 Pages);
2. Copy of Notice of Fault and Notice of Default in regards to Offer Contract # 2019-0108BRUCWSFCM-S12389981-5577899811[®] and Addendum to contract number ADDEN1-2019-0130BRUCWSFCM-S4451[®] Presentment to parties (20 Pages).
3. Copy of recent monthly statement by Carrington Mortgage Services, LLC (1 page);

33 pages total excluding this cover sheet

ADDENDUM TO AGREEMENT/CONTRACT - (In the form of the Original Agreement/Contract)

Date of Addendum: January 30, 2019

Conditional Acceptance for the Value/Agreement/Counter Offer to Acceptance of Offer

SHOW OF CAUSE PROOF OF CLAIM DEMAND
SERVED OR PRESENTED via the: UNITED STATES POSTAL SERVICE
by the UNITED STATES POST OFFICE via First Class Postage Prepaid

Contract # 2019-0108BRUCWSFCM-S12389981- 5577899811®

PARTIES:**(RESPONDENTS/OFFEREE:)****To: WILMINGTON SAVINGS FUND SOCIETY, FSB**

Attention: Mark A. Turner (CEO)

Address: 500 Delaware Avenue, Wilmington, DE 19801

Account No.(s): 202985786 and 7000124554

To: WILMINGTON SAVINGS FUND SOCIETY, FSB

c/o William S. Koehler – ALBERTELLI LAW

Address: 1201 Main Street, Suite 1450, Columbia, SC 29201

Account No.(s): 202985786 and 7000124554

To: the District Court of the United States

Charleston Division/Civil

Address: 85 Broad Street, Charleston, South Carolina 29401

Case No.(s): 2:17-cv-02617-RMG-BM , 2:18-cv-02555-BHH-BM

To: CARRINGTON MORTGAGE SERVICES, LLC

Attention: Bruce Rose (CEO)

Address: P.O. BOX 5001, Westfield, IN 46074

Account No.(s): 7000124554 and 202985786

To: the UNITED STATES OF AMERICA

UNITED STATES ATTORNEY GENERAL at U.S. Department of Justice

Address: 950 Pennsylvania Avenue, NW Washington, DC 20530-0001

To: the United States Supreme Court - chief justice John Glover Roberts Jr.

Address: 1 First St NE, Washington, DC 20543

To: the South Carolina Supreme Court

ATTENTION: Chief Justice Donald W. Beatty

Address: 1231 Gervais Street, Columbia, South Carolina 29201

To: the United States Department of Agriculture

Fiscal Service, Director, Finance Office

Address: 1400 Independence Avenue, SW, Washington, DC 20250

To: State of South Carolina Attorney General's Office

Attorney General Alan Wilson

Address: P.O. Box 11549, Columbia, South Carolina 29211

To: South Carolina Housing Trust Fund

SC Housing Corp

c/o Tracey C. Easton

Address: 300-C Outlet Pointe Blvd., Columbia SC 29210

To: Dorchester County Courthouse

Common Pleas/Civil/Circuit Court – c/o Judge Diane S. Goodstein

Address: 5200 E. Jim Bilton Boulevard, Saint George, South Carolina 29477

Case No.(s): 2016CP1801678 , 2016LP1800400

To: The Treasurer of the United States

Office of the Treasurer and or their assigns

Address: 1500 Pennsylvania Avenue, NW, Room 2134

Washington, District of Columbia 20220

To: the South Carolina State Treasurer

OFFICE OF THE STATE TREASURER and or their assigns

Attention: State Treasurer Curtis M. Loftis, Jr.

Address: 1200 Senate Street, Suite 214

Wade Hampton Building, Columbia, South Carolina 29201

To: BANK OF AMERICA, N.A. (Merged with Countrywide Bank, FSB)

c/o BANK OF AMERICA CORPORATION – Brian Moynihan (CEO)

100 N. Tryon Street, Charlotte, North Carolina 28255

Account No.: 202985786

To: South Carolina House of Representatives

South Carolina Legislative Council and/or their assigns

Attention: Mandy W. Kimmons

Address: 310A Blatt Building, 1105 Pendleton Street

Columbia, South Carolina 29201

To: United States House of Representatives

Attention: Joe Cunningham

Address: 530 Johnnie Dodds Blvd, Suite 201, Mt. Pleasant, SC 29464

To: GOVERNOR OF THE STATE OF SOUTH CAROLINA

The Honorable Henry McMaster

State House

Address: 1100 Gervais Street, Columbia, South Carolina 29201

(CLAIMANTS/OFFEROR:)**From: Nelson L. Bruce**

Address: 144 Pavilion Street, Summerville, South Carolina [29483]

January 8, 2019

To the Holder in Due Course and/or agent and/or representative,

I Nelson L. Bruce and associates have received your offer and accept your offer under the following terms and conditions-

That you provide the following proof of claim, your failure to provide proof of claim, and to accept payment for credit on account shall constitute a breach of this binding self-executing irrevocable contractual agreement coupled with interest and subject the breaching party to fines, penalties, fees, taxes and other assessments. Notice – all parties are hereby notified that this addendum is being presented/incorporated and attached to as part of the original agreement/contract number referenced above to remove/add the following parties to the original agreement/contract: Remove - "Department of the Treasury, Federal Reserve," and to Add - "South Carolina House of Representatives, United States

House of Representatives, Governor of the state of South Carolina, chief justice of U.S. Supreme court, the South Carolina State Treasurer, The Treasurer of the United States and UNITED STATES ATTORNEY GENERAL." This addendum also modifies BANK OF AMERICA, N.A. one of the original parties to the original agreement to include, as a party to the original agreement/contract and document that they bought out and merged with Countrywide Bank, FSB (a party to this agreement/contract) the "original lender" to which they have full access to all documentation and records to properly respond in regards to the original referenced account." In consideration of this modification/addition to the original agreement, we are granting the original parties to this agreement 3 additional days (72 hours) from receipt of this addendum to respond to this conditional acceptance as requested below. After the additional timeframe referenced above has elapsed for the original parties to the January 8, 2018 agreement/contract, the claimant will proceed to transmit a "notice of fault" as referenced in section 10293. There has been no other modifications to the original agreement nor its terms other than what has been stated above therefore all other provisions of this agreement/contract are still in force and binding upon all original parties unless removed by this addendum. The additional parties referenced above who are being added with the receipt of this addendum or if you are an original party who just received or have not received the original presentment due to no fault of the claimant(s), you have the timeframe specified in section 10293 of this addendum to respond in accords with the provisions of this conditional acceptance agreement/contract specified below.

10251. PROOF OF CLAIM, the legal status of these "un/non-constitutional legislative entities" operating/functioning as sources of authority for these so-called "Revised Codes/Statutes"; and specifically the United States Code and/or specifically THE ACT OF MARCH 9TH, 1933 Proclamation 2038, 2039, 2040 AND Titles 4, 7, 11, 12, 15, 16, 18, 28, 31 and 42 USC; C.F.R., THE FEDERAL REGISTRY, thereof, is not that of a corporation/quasi corporation; which, is also created by statute. [See: 73 C.J.S., Public Administrative Law and Procedures, § 10, p. 372, citing: Parker v. Unemployment Compensation Commission, 214 S.W. 2d 529, 358 Mo. 365, which States: "The powers granted to an administrative body may be such as to establish it as a legal entity, and, although not expressly declared to be a corporation, it may be considered a public quasi corporation."; Texas & Pacific Railway v. InterState Commerce Commission, 162 U.S. 197 (1895), which States: "The InterState Commerce Commission is a body corporate, with legal capacity to be a party plaintiff or defendant in the Federal courts."; 2 Am.Jur.2d, Administrative Law, § 32, p.56, which States: "Some administrative agencies are corporate bodies with legal capacity to sue and be sued."].

I. SHOW OF CAUSE PROOF OF CLAIM DEMAND

10252. PROOF OF CLAIM, that the Legislative Reference Bureau, created by Act of April 27, 1909, P.L. 208, and, reorganized by Act of May 7, 1923, P.L. 158, as a legislative "agency" with the primary function to draft and pass upon legislative bills and resolutions for introduction in the General Assembly, and to prepare for "adoption" by the General Assembly, "Codes" by topics, of the existing general statutes for which it was handed over statutory authority in 1974 to publish an "official publication" of the United States Code, is not operating/functioning as a "un/non-constitutional legislative entity"; and, is not operating or functioning as a foreign corporate entity representing the source of authority for the existence of statute(s)/law(s) known as the United States Code, in the capacity of an "administrative law agency" administering the corporate affairs and public of that which created it by statute.

10253. PROOF OF CLAIM, these alleged statute(s)/law(s) of this "un/non-constitutional legislative entity"; i.e., the Legislative Reference Bureau, operating/functioning as a foreign corporate "administrative law agency" are not by nature akin private "by-laws" of a "corporation" for the administration of its internal Government and public; and, are binding and of force or effect over and upon the private, non-enfranchised, and non-assumpsit's thereto; and therewith, living, breathing, flesh-and-blood man, i.e. a natural person/man; and, as such, are not ultimately governed by, through, and within the realm of commercial law as adopted and codified within The United States Code thereby; and therein, representing commercial law for operating/functioning in commerce.

10254. PROOF OF CLAIM, whereas the Constitution for the United States of America at Article I, Section 8 and 10 clearly prohibits the Congress from printing and issuing Federal Reserve Notes as it is a constitutional entity, or purportedly so, and its actions are limited thereby; and therein, a corporation or trust is not; e.g., the Federal Reserve System, created by Congressional Act in 1913, and as a "un/non-constitutional Congressional entity" without the Constitution, and therefore not bound NOR encumbered by said document/instrument, may proceed to print and issue money (currency) which would be an unconstitutional form of money for Congress; restrained as it is, by the

instrument/document of its creation, these "un/non-constitutional legislative entities"; e.g., the Legislative Reference Bureau, and the alleged statute(s)/law(s) they create/generate is not a "un/non-constitutional" issue having no nexus with the Constitution; and, the binding force or effect of said statute(s)/law(s) is not established/created solely from; or by, contract between the parties; which, once silent judicial notice of said contract is taken by the Holder in due Course any affidavits in support thereof; and specifically within the above referenced alleged Loan/Debt/Security Instrument, unless said presumption of a contract is rebutted?

- a. Please note that although it is the United States Treasury Department who prints the so-called Federal Reserve notes, these notes have no value and are not backed by anything-

"Federal Reserve notes are not redeemable, and receive no backing by anything this has been the case since 1933. The notes have no value for themselves," this is taken from the official website of the United States financial expert, the United States Department of the Treasury whose job it is to print the money to be utilized by the public, and note how they say that since the government declared bankruptcy in 1933 their notes have had no value.

An official website of the United States Government

An official website of the United States Government

U.S. DEPARTMENT OF THE TREASURY

<https://www.treasury.gov/resource-center/faqs/Currency/Pages/legal-tender.aspx>

the Federal Reserve issues bookkeeping entry credit, there is no constitutional amendment permitting the Federal Reserve and/or the treasury to create worthless items and declared them to be currency. The Constitution has held that the monies created by Congress must have a value, and this is not a market value but a national currency value. Federal Reserve bookkeeping entry credit is not regulated by Congress, making this process by the Federal Reserve, the issuance of bookkeeping entry credit, unconstitutional. That is, unless and until you can provide facts and conclusions of law and not opinion to the contrary.

10255. PROOF OF CLAIM, that the original lender did not lend "bookkeeping entry credit" in the form of a loan, and failed to provide such notification and clear, unambiguous, conspicuous language/terminology that any reasonable man or woman would understand? "intentionally created fraud in the factum" and withheld from plaintiff... "vital information concerning said debt and all of the matrix involved in making the loan". Deutsche Bank v. Peabody, 866 N.Y.S.2d 91 (2008). EquiFirst, when making the loan, violated Regulation Z of the Federal Truth in Lending Act- 15 USC §1601 and the Fair Debt Collections Practices Act 15 USC §1692

10256. PROOF OF CLAIM- That the banking Holiday proclaimed by Pres. Roosevelt under proclamation 2039 prohibiting any during the course of such emergency to include but not be limited to deposits, credits, receipts, withdrawals within and between banking institutions has been suspended, declared over, abolished, repealed?

10257. PROOF OF CLAIM- That the government loan represented by this account is not backed by the full faith and credit of the United States government?

10258. PROOF OF CLAIM- That the government loan represented by this account is not secured by mortgage insurance, and that the holder in due course is the beneficiary of that mortgage insurance? That the mortgage insurance is in place should the borrower default?

10259. PROOF OF CLAIM- That the Loan associated with the debt is classified as a personal loan and not a home loan? And that if it were to be classified as a home loan the original lender would be

responsible for capital gains taxes? That the Home is purchased not from a bank but a Private home Owner?

10260. PROOF OF CLAIM- That the property securing the loan (an unsecured loan), has been fully paid as a result of the treasury program and/or other government program respecting or associated with such loans (PROGRAMS LIKE THE SINGLE-FAMILY HOME LOAN GUARANTEE PROGRAM)?

10261. PROOF OF CLAIM- That issuing the loan in the form of "BOOKKEEPING ENTRY CREDIT" was deceptive, intentional, and a deliberate attempt to conceal pertinent information regarding the origination of the loan and the matrix associated thereto?

10262. PROOF OF CLAIM- That tax credits and/or a charge off whereby the government has issued credits respecting the associated loan/debt has not been applied to the borrower's side of the ledger indicating the adjustment in balance?

10263. PROOF OF CLAIM- That the Uniform Nonjudicial Foreclosure Act, The Uniform Home Foreclosure Procedure Act, the Administrative Procedures Act, do not recognize arbitration as an alternative dispute resolution remedy?

10264. PROOF OF CLAIM- That the associated loan has not been satisfied as outlined in the Uniform Satisfaction of Mortgage Act?

10265. PROOF OF CLAIM- That the borrower is entitled to a full and complete accounting, as you and/or your associated organizations are the keepers of record, the custodians of record, and or to supply a full and complete accounting of the record upon demand? Please note that demand is hereby made for a complete comprehensive accounting of this account, and the same deadline for furnishing a response to this presentment is the exact same deadline for furnishing the accounting as/is demanded!

10266. PROOF OF CLAIM- That your organization nor the original lender ever intended on limiting lawful money as required in law, regulated by Congress and prescribed by the Constitution of the United States of America?

10267. PROOF OF CLAIM- That there is no lawful statute and/or Constitution delegation of authority authorizing your institution in creating "BOOKKEEPING ENTRY CREDIT", as a form of acceptable currency within the United States?

10268. PROOF OF CLAIM- That all property in the United States is owned by the state by virtue of government?

10269. PROOF OF CLAIM- That the following statement and/or record of Congress remains extant?

"Mr. Speaker, we are here now in chapter 11. Members of Congress are official trustees presiding over the greatest reorganization of any Bankrupt entity in world history, the U.S. Government. We are setting forth hopefully, a blueprint for our future. There are some who say it is a coroner's report that will lead to our demise." [Rep. James Traficant, Jr. (Ohio) addressing the House. Congressional Record, March 17, 1993, Vol. 33, page H-1303]

10270. PROOF OF CLAIM- That as a banking Institution the Borrower may utilize Bookkeeping Entry Credit as a form of acceptable currency as it was the initiating currency of issuance-

Now, Therefore I, Franklin D. Roosevelt, President of the United States of America,
in view of such national emergency and by virtue of the authority vested in me by said Act ...
do hereby proclaim, order, direct and declare that ... there shall be maintained and observed
by all banking institutions and all branches thereof located in the United States of America.
including the territories and insular possessions, a bank holiday, and that during said period
all banking transactions shall be suspended. During such holiday ... no such banking
institution or branch shall ... permit the withdrawal or transfer in any manner or by any
device whatsoever, of any ... currency ... nor shall any such banking institution or branch
pay out deposits, make loans or discounts ... transfer credits ... or transact any other
banking business whatsoever.

During such holiday, the Secretary of the Treasury, with the approval of the President and under such regulations as he may prescribe, is authorized and empowered (a) to permit any or all of such banking institutions to perform any or all of the usual banking functions, (b) to direct, require or permit the issuance of clearing house certificates or other evidences of claims against assets of banking institutions, and (c) to authorize and direct the creation in such banking institutions of special trust accounts for the receipt of new deposits which shall be subject to withdrawal on demand without any restriction or limitation and shall be kept separately in cash or on deposit in Federal Reserve Banks or invested in obligations of the United States.

As used in this order the term "banking institutions" shall include all Federal Reserve Banks, national banking associations, banks, trust companies, savings banks, building and loan associations, credit unions, or other corporations, partnerships, associations or persons, engaged in the business of receiving deposits, making loans, discounting business paper, or transacting any other form of banking business

- Proclamation 2039—Declaring Bank Holiday March 9, 1933; Public Papers and Addresses of Franklin D. Roosevelt declared Law By the General Assembly US Congress March 9, 1933 and the Act associated by the same name.

10271. PROOF OF CLAIM- That the loan and the Associated Debt is an Obligations of the UNITED STATES as defined in statute-

September 14, 1976." The Senate Special Committee had found that President Roosevelt's 1933 proclamation of a national emergency were still extant. See: SENATE SPECIAL COMMITTEE ON NATIONAL EMERGENCIES AND DELEGATED EMERGENCY POWERS, FINAL REPORT: NATIONAL EMERGENCIES AND DELEGATED EMERGENCY POWERS, S. Rept. No. 94-922, 94th Cong., 2d Sess. (1976). P.L. 94-412 (Sept. 14, 1976); 90 Stat. 1255; 50 U.S.C. 1601 et seq.

10272. PROOF OF CLAIM- That "*The ownership of all property is NOT in the state; AND THAT individual so-called 'ownership' is only by virtue of the government, i.e., law, amounting to mere user; and THAT use must be in accordance with law and subordinate to the necessities of the state.*" Senate Document No. 43, 73rd Congress, 1st Session;

10273. PROOF OF CLAIM- That "*Under the new law the money is issued to the banks in return for government obligations... The money will be worth 100 cents on the dollar, because it is backed by the credit of the nation. THAT IT represents a mortgage on all the homes, and ... all the people of the nation.*" Congressional Record, March 9, 1933 on HR 1491 p. 83.

10274. PROOF OF CLAIM- That it has been "*Resolved by the Senate and the House of Representatives of the United States of America in Congress assembled: That (a) every provision contained in or made with respect to any obligation which purports to give the obligee the right to require payment in gold or a particular kind of coin or currency, or in an amount in money of the United States measured thereby, is declared to be against public policy, and no such provision shall be contained in or made with respect to an obligation hereafter incurred. Every obligation heretofore or hereafter incurred, whether or not any such provision is contained therein or made with respect thereto, shall be discharged upon payment, dollar for dollar, in any such coin or currency, which at the time of payment is legal tender for public or private debts . . .*" The GOLD Abrogation Act of June 5th, 1933

10275. PROOF OF CLAIM- That "*Since March 9, 1933, the United States has been in a state of declared national emergency. These proclamations give force to 470 provisions of federal law. These hundreds of statutes delegate to the President extraordinary powers exercised by Congress, which affect the lives of American citizens in a host of all-encompassing manners. This vast range of powers taken together, confer enough authority to rule this country without reference to normal constitutional process.*" Senate Report 93-549, July 24, 1973

10276. PROOF OF CLAIM- That the following is the current and is the current understanding:

[Mr. McPhadin] "... The first section of the bill, as I grasped it, is practically the war powers that were given back in 1917. I would like to ask the chairman of the committee if this is a plan to change the holding of the security back of the Federal Reserve notes to the Treasury of the United States rather than the Federal Reserve agent."

[Mr. Stiggle] "This provision is for the issuance of Federal Reserve bank notes: and not for Federal Reserve notes: and the security back of it is the obligations, notes, drafts, bills of exchange, bank acceptances, outlined in the section to which the gentleman has referred."

[McPhadin] "Then the new circulation is to be Federal Reserve bank notes and not Federal Reserve notes. Is that true?"

[Stiggle] "Insofar as the provisions of this section are concerned, yes."

[Mr. Britain] "From my observations of the bill as it was read to the House, it would appear that the amount of bank notes that might be issued by the Federal Reserve System is not limited. That will depend entirely upon the amount of collateral that is presented from time to time from exchange for bank notes. Is that not correct?"

[McPhadin] "Yes, I think that is correct."???

the Congressional Record during the debate over the Emergency Banking Act of 1933.

10277. PROOF OF CLAIM- That the amendment of § 5(b) provided that the Act can only be invoked "(d)uring the time of war." The elimination of the exclusion made clear that any and all emergency powers that might have previously been available pursuant to a national emergency declared under § 5(b) Congress did not formally terminate the one declared by President Roosevelt (apparently believing that only the President could do so). And so, 50 U.S.C. App. 5(b); 12 U.S.C. 95a. In amending TWEA, Congress did provide for the continuation of the emergency and of any economic sanctions that were the result of a Presidential declaration of national emergency that were in effect on July 1, 1977, subject to automatic termination unless they were renewed annually. This provision allowed the continuation of the National Bankruptcy and the National Banking Holiday, as well as the sanctions on regimes like Cuba, North Korea, China, and North Vietnam to continue without the President having to declare a new national emergency under IEEPA. See 50 U.S.C.A. App. 5, note.

10278. PROOF OF CLAIM- That as first adopted in 1976, the National Emergencies Act excluded from its purview Section 5(b) of the Trading with the Enemy Act. As noted above, the law under which President Roosevelt issued the declaration of national emergency with respect to the National bankruptcy was never cancelled. With the Cold War sections under that act had also been used by the executive branch as the legal basis for imposing economic sanctions on the communist nations of North Korea, Cuba, China, and North Vietnam; and the National Emergencies Act had been terminated, there would have been no other legal basis for continuing the sanctions against those countries, accept to enact a set of new specific laws, Congress chose not to consider. As a consequence, the State Department asked that Section 5(b) be excluded from the National Emergencies Act until other legislation providing a basis for the continuation of economic sanctions against those countries could be enacted. Is this not the case?

10279. PROOF OF CLAIM- That "Whenever in the judgment of the Secretary of the Treasury such action is necessary to protect the currency system of the United States, the Secretary of the Treasury, in his discretion, may regulate any or all individuals... Whoever shall not comply with the provisions of this act shall be fined not more than \$10,000 or if a natural person, may in addition to such fine may be imprisoned for a year, not exceeding ten years." [Stat 48, Section 1, Title 1, Subsection N, March 9, 1933]; that it is under discretion and the direct supervision of the United States treasury that the banking institutions are utilizing "bookkeeping entry credit", and because the law defines a "banking institution" as one who engages in the business of banking i.e. banking business, during this current national banking emergency defined in law as bankruptcy, such "bookkeeping entry credit utilization" is construed as currency of the United States, and may be utilized for the payment and/or repayment of a loan instituted and or issued in the same species, is this not so?

10280. PROOF OF CLAIM, that you notify the undersigned and/or the undersigned's representative of your attempt to deceive them, and that they knowingly and intentionally agreed to such deception, for instance, if this matter involve the lending of credit, and/or a mortgage loan, proof that you provided the borrower with evidence as to the origination of the loan, and the species of currency utilized in the origination of the loan?

10281. PROOF OF CLAIM, that you have provided and/or will provide to the undersigned a copy of the original contract in its current state, without alterations and or amendments, for we know that any

alteration and/or amendment on a contract has to be done in the presence of the other party with the approval of the other party, and that if you have provided a copy prior to the issuance of this document please provide proof and the date upon which such was done, and if you have not provided a copy please provide a copy with your response, and failure to do so would be constituted as a refusal on your part and a breach of this agreement invoking the tacit acquiescence and your forfeiture and waiver of all rights and full consent to every provision of the agreement and the penalties and assessment and fees associated therewith.

10282. PROOF OF CLAIM, that you provide a list of all of your subsidiaries, EIN numbers and the like, plus a copy of your COMPREHENSIVE ANNUAL FINANCIAL REPORT for the past 10 years inclusive of notes, ledgers, references, with term definitions within the next 14 calendar days, as the custodian of record for this account, you are to highlight the Association of this account within those records, failure to do so will invoke the default principles of this agreement and your full and complete consent with all of the terms and conditions as well as penalties associated thereto, hereto, therewith.

10283. PROOF OF CLAIM, that you will not attempt to circumvent the process after default, or after your consent and approval and agreement to this presentment, and that you agree that any attempt to circumvent the process shall invoke and cause to be placed in full affect the treble damage provision of this agreement plus, penalties, fines, assessment, fees.

10284. PROOF OF CLAIM, that you agree that if you should in any way attempt to evade, and or provide a general response, and or refuse to respond, and or refuse to provide the evidence and information and/or documents and/or records demanded, that you are guilty of fraud, deception, racketeering, and you will not object to your full prosecution as an organization with the co-conspirators mainly your Board of Directors if you are a corporation, with a minimum jail time of five years day for day and a maximum not to exceed that of 65% of a proscribed law. And that such failure and/or refusal on your part shall constitute your binding and willful consent to the relinquishing of the total value of the claim of this agreement, payable on demand with your waiver to a defense, and or a trial, and or hearing, and or notice, and or presentment, and or right to review and or right to appeal and or right to object!

II. CAVEAT

10285. Please understand that while the Undersigned wants, wishes and desires to resolve this matter as promptly as possible, the Undersigned can only do so upon Respondent(s) 'official response' to this Conditional Acceptance for Value and counter offer/claim for Proof of Claim by Respondent(s) providing the Undersigned with the requested and necessary Proof of Claims raised herein above.

10286. Therefore, as the Undersigned is not a signatory; NOR a party, to your "social compact" (contract) known as the Constitution (Charter) of the UNITED STATES; NOR noticed NOR cognizant, of any agreement/contract between the UNITED STATES, and the Undersigned and specifically any obtained through FULL DISCLOSURE and containing any FAIR/VALUABLE CONSIDERATION therein, which would act/operate to create and establish a "relationship" (nexus) and thereby; and therein, bind the Undersigned to the specific "source of authority" for the creation and existence of the alleged statute(s)/law(s) as contained and allegedly promulgated within the "Code" known as the United States Code; which, with the privity of contract or contract itself would thereby; and therein, create and establish legal force and or effect of said statute(s)/law(s) over and upon the Undersigned; and, would also act/operate to subject the Undersigned to the "statutory jurisdiction" of the UNITED STATES, its laws, venue, jurisdiction, and the like of its commercial courts/administrative tribunals/units and thereby; and therein, bind the Undersigned to said courts/administrative tribunal's/unit's decisions, orders, judgments, and the like; and specifically as within the above referenced alleged Commercial/Civil/Cause; and, which would act/operate to establish and confer upon said court/administrative tribunal/unit the necessary requirement/essential of "subject-matter jurisdiction" without which it is powerless to move in any action other than to dismiss. And as a result thereof the parties agree that any statute and/or code introduced by the United States Congress and or state legislature under its non-governmental capacity i.e. it's "corporate business commercial transacting capacity", are not binding on any of the parties, and cannot be introduced and or used as any justification for any proceeding, and/or procedure, and or remedy respecting this matter. That the arbitration process is binding on all parties and is the sole and exclusive remedy for redressing any issue associated with this agreement. That this agreement supersedes and predates as well as

replaces any and all prior agreements between the parties, and is binding on all parties and irrevocable, and the parties agreed to the terms and conditions of this agreement upon default of the defaulting party as of the date of the default, that the value of this agreement is **\$740,040.33 (SEVEN HUNDRED FORTY THOUSAND FORTY DOLLARS AND THIRTY-THREE CENTS)**, the amount demanded is (**\$740,040.33**). The Undersigned once more respectfully requests the Respondent(s) provide said necessary Proof of Claims so as to resolve the Undersigned's confusion and concerns within this/these matter(s). Otherwise, the Undersigned must ask, "What is the Undersigned's remedy?"

10287. THEREFORE, as Respondent(s) have superior knowledge of the law, and as custodian of record has access to the requested and necessary Proof of Claims, and otherwise being in a 'catbird's seat' to provide the requested and necessary Proof of Claims raised herein above, Respondent(s) is able, capable, and most qualified to inform the Undersigned on those matters relating to and bearing upon the above referenced alleged **CIVIL/COMMERCIAL/Cause** and thereby; that there is a duty on the part of the parties to communicate and/or respond to the aforementioned proof of claim and/or demand associated with this self-executing binding irrevocable contractual agreement coupled with interests and therein, has an obligation to clear-up all confusion and concerns in said matter(s) for the Undersigned as to the nature and cause of said process(s), proceeding(s), and the like as well as the lawfulness and validity of such to include; *inter alii*, all decisions, orders, and the like within; and arising from, all such within said Commercial/Civil/Cause.

10288. The Undersigned herein; and hereby, provides the Respondent(s) ten (10) Calendar days; to commence the day after receipt of this Conditional Acceptance for Value and counter offer/claim for Proof of Claim, in which to gather and provide the Undersigned with the requested and necessary Proof of Claims raised herein above, with the instruction, to transmit said Proof of Claims to the Undersigned and the below named Notary/Third Party and or their representative as stipulated and attached hereto if applicable, for the sole purpose of certifying RESPONSE or want thereof from Respondent(s). Further, the Undersigned herein; and hereby, extends to the Respondent(s) the offer for an additional ten (10) Calendar days in which to provide the requested and necessary Proof of Claims raised herein above. If Respondent(s) desires the additional ten (10) Calendar days, Respondent must cause to be transmitted to the Undersigned and the below named Notary/Third Party etc. al; a signed written REQUEST. Upon receipt thereof, the extension is automatic; however, the Undersigned strongly recommends the Respondent(s) make request for the additional ten (10) Calendar days well before the initial ten (10) Calendar days have elapse to allow for mailing time. NOTICE: Should Respondent(s) make request for the additional ten (10) Calendar days, said request will be deemed "good faith" on the part of Respondent(s) to perform to this offer and provide the requested and necessary Proof of Claims. Should Respondent(s) upon making request for the additional ten (10) Calendar days, of which there will be, cannot be, and shall not be any extension as the aforementioned requested information is required to be readily available for inspection and review upon demand, then fail or otherwise refuse to provide the requested and necessary Proof of Claims, and/or fails to provide the specific information in full detail as specified according to the terms of this agreement, and or shall cause to have presented a nonresponse, and or a general response, and or a nonspecific response, which shall only constitute as an attempt to evade, to avoid, to delay, said act(s) on the part of Respondent(s) shall be deemed and evidenced as an attempted constructive fraud, deception, bad faith, and the like upon Respondent's (s') part and further attempts to cause an inflict injury upon the Undersigned. Further, the Undersigned herein strongly recommends to Respondent(s) that any Proof of Claims and request for the additional ten (10) Calendar days be transmitted "Certified" Mail, Return Receipt Requested, and the contents therein under Proof of Mailing for the good of all concerned.

10289. Should the Respondent(s) fail or otherwise refuse to provide the requested and necessary Proof of Claims raised herein above within the expressed period of time established and set herein above, Respondent(s) will have failed to State any claim upon which relief can be granted. Further, Respondent(s) will have agreed and consented through "tacit acquiescence" to ALL the facts in relation to the above referenced alleged Commercial/Civil/Cause, as raised herein above as Proof of Claims herein; and ALL facts necessarily and of consequence arising there from, are true as they operate in favor of the Undersigned, and that said facts shall stand as *prima facie* and ultimate (un-refutable) between the parties to this Conditional Acceptance for Value and counter offer/claim for Proof of Claim, the corporate Government juridical construct(s) Respondent(s) represents/serves, and ALL officers, agents, employees, assigns, and the like in service to Respondent(s), as being undisputed. Further, failure and/or refusal by Respondent(s) to provide the requested and necessary Proof of Claims raised herein above shall act/operate as ratification by Respondent(s) that ALL facts as set,

established, and agreed upon between the parties to this Conditional Acceptance for Value and counter offer/claim for Proof of Claim, are true, correct, complete, and NOT misleading.

III. ARBITRATION- AN ADMINISTRATIVE REMEDY COGNIZABLE AT COMMON-LAW

10290. ADDITIONALLY it is exigent and of consequence for the Undersigned to inform Respondent(s), in accordance with and pursuant to the principles and doctrines of "clean hands" and "good faith," that by Respondents(s) failure and or refusal to respond and provide the requested and necessary Proof of Claims raised herein above and thereby; and it shall be held and noted and agreed to by all parties, that a general response, a nonspecific response, or a failure to respond with specificities and facts and conclusions of common law, and or to provide the requested information and documentation that is necessary and in support of the agreement shall constitute a failure and a deliberate and intentional refusal to respond and as a result thereby and or therein, expressing the defaulting party's consent and agreement to said facts and as a result of the self-executing agreement, the following is contingent upon their failure to respond in good faith, with specificity, with facts and conclusions of common-law to each and every averment, condition, and/or claim raised; as they operate in favor of the Undersigned, through "tacit acquiescence," Respondent(s) NOT ONLY expressly affirm the truth and validity of said facts set, established, and agreed upon between the parties to this Conditional Acceptance for Value and counter offer/claim for Proof of Claim, but Respondent(s); having agreed and consented to Respondent(s) having a duty and obligation to provide the requested and necessary Proof of Claims raised herein above, will create and establish for Respondent(s) an estoppel in this matter(s), and ALL matters relating hereto; and arising necessarily therefrom; and,

10291. In accordance with and pursuant to this agreement; a contractually (consensual) binding agreement between the parties to this Conditional Acceptance for Value and counter offer/claim for Proof of Claim to include the corporate Government Agency/Department construct(s) whom Respondent(s) represents/serves; as well as, ALL officers, agents, employees, assigns, and the like in service to Respondent(s) will not argue, controvert, oppose, or otherwise protest ANY of the facts already agreed upon by the parties set and established herein; and necessarily and of consequence arising therefrom, in ANY future remedial proceeding(s)/action(s), including binding arbitration and confirmation of the award in the District Court of the United States at any competent court under original jurisdiction, in accordance with the general principles of non-statutory Arbitration, wherein this Conditional Acceptance for the Value/Agreement/Contract no. 2019-0108BRUCWSFCM-S12389981-5577899811® constitutes an agreement of all interested parties in the event of a default and acceptance through silence/failure to respond when a request for summary disposition of any claims or particular issue may be requested and decided by the arbitrator, whereas a designated arbitrator shall be chosen at random, who is duly authorized, and in the event of any physical or mental incapacity to act as arbitrator, the Undersigned shall retain the authority to select any neutral(s)/arbitrator(s) that qualify pursuant to the common law right to arbitration, as the arbitration process is a private remedy decided upon between the parties, and with respects this agreement, the defaulting party waives any and all rights, services, notices, and consents to the Undersigned and or the Undersigned's representative selection of the arbitrator thereby constituting agreement, and any controversy or claim arising out of or relating in any way to this Agreement or with regard to its formation, interpretation or breach, and any issues of substantive or procedural arbitrability shall be settled by arbitration, and the arbitrator may hear and decide the controversy upon evidence produced although a party who was duly notified of the arbitration proceeding did not appear; that the Undersigned deems necessary to enforce the "good faith" of ALL parties hereto within without respect to venue, jurisdiction, law, and forum the Undersigned deems appropriate.

10292. Further, Respondent(s) agrees the Undersigned can secure damages via financial lien on assets, properties held by them or on their behalf for ALL injuries sustained and inflicted upon the Undersigned for the moral wrongs committed against the Undersigned as set, established, agreed and consented to herein by the parties hereto, to include but not limited to: constitutional impermissible misapplication of statute(s)/law(s) in the above referenced alleged Commercial/Civil/Cause; fraud, conspiracy (two or more involved); trespass of title, property, and the like; and, ALL other known and unknown trespasses and moral wrongs committed through ultra vires act(s) of ALL involved herein; whether by commission or omission. Final amount of damages to be calculated prior to submission of Tort Claim and/or the filing of lien and the perfection of a security interest via a Uniform Commercial Code financing 1 Statement; estimated in excess of TEN (10) Million dollars (USD- or other lawful money or currency generally accepted with or by the financial markets in America), and notice to Respondent(s) by invoice. Per Respondent(s) failure and or refusal to provide the requested and

necessary Proof of Claims and thereby; and therein consenting and agreeing to ALL the facts set, established, and agreed upon between the parties hereto, shall constitute a self-executing binding irrevocable durable general power of attorney coupled with interests; this Conditional Acceptance for Value and counter offer/claim for Proof of Claim becomes the security agreement under commercial law whereby only the non-defaulting party becomes the secured party, the holder in due course, the creditor in and at commerce. It is deemed and shall always and forever be held that the undersigned and any and all property, interest, assets, estates, trusts commercial or otherwise shall be deemed consumer and household goods not-for-profit and or gain, private property, and exempt, not for commercial use, nontaxable as defined by the Uniform Commercial Code article 9 section 102 and article 9 section 109 and shall not in any point and/or manner, past, present and/or future be construed otherwise- see the Uniform Commercial Code article 3, 8, and 9.

10293. Should Respondent(s) allow the ten (10) Calendar days or twenty (20) Calendar days total if request was made by signed written application for the additional ten (10) Calendar days to elapse without providing the requested and necessary Proof of Claims, Respondent(s) will go into fault and the Undersigned will cause to be transmitted a Notice of Fault and Opportunity to Cure and Contest Acceptance to the Respondent(s); wherein, Respondent(s) will be given an additional three (3) days (72 hours) to cure Respondent's (s') fault. Should Respondent(s) fail or otherwise refuse to cure Respondent's(s') fault, Respondent will be found in default and thereby; and therein, Respondent will have established Respondent's(s') consent and agreement to the facts contained within this Conditional Acceptance for Value and counter offer/claim for Proof of Claim as said facts operate in favor of the Undersigned; e.g., that the judgment of alleged "court of record" within the above referenced alleged **Commercial/Civil/Cause** is VOID AB INITIO for want of subject-matter jurisdiction of said venue; insufficient document (Information) and affidavits in support thereof for want of establishing a claim of debt; want of Relationship with the "source of authority" for said statute(s)/law(s) for want of privity of contract, or contract itself; improperly identified parties to said judgment, as well as said dispute/matter; and, Respondent(s) agrees and consents that Respondent(s) does have a duty and obligation to Undersigned; as well as the corporate Government Department/agency construct(s) Respondent(s) represents/serves, to correct the record in the above referenced alleged **Commercial/Civil/Cause** and thereby; and therein, release the indenture (however termed/styled) upon the Undersigned and cause the Undersigned to be restored to liberty, and releasing the Undersigned's property rights, as well as ALL property held under a storage contract in the "name" of the all-capital-letter "named" defendant within the above referenced alleged **Commercial/Civil/Cause** within the alleged commercially "bonded" warehousing agency d.b.a., for the commercial corporate Government construct d.b.a. the United States. That this presentment is to be construed contextually and not otherwise, and that if any portion and/or provision contained within this presentment, this self-executing binding irrevocable contractual agreement coupled with interests, is deemed non-binding it shall in no way affect any other portion of this presentment. That the arbitrator is permitted and allowed to adjust the arbitration award to no less than two times the original value of the properties associated with this agreement, plus the addition of fines, penalties, and other assessments that are deemed reasonable to the arbitrator upon presentment of such claim, supported by prima facie evidence of the claim.

10294. The defaulting party will be estopped from maintaining or enforcing the original offer/presentment; i.e., the above referenced alleged **Commercial/Civil/Cause** as well as ALL commercial paper (negotiable instruments) therein, within any court or administrative tribunal/unit within any venue, jurisdiction, and forum the Undersigned may deem appropriate to proceed within in the event of ANY and ALL breach(s) of this agreement by Respondent(s) to compel specific performance and or damages arising from injuries there from. The defaulting party will be foreclosed by laches and or estoppel from maintaining or enforcing the original offer/presentment in any mode or manner whatsoever, at any time, within any proceeding/action. Furthermore, the respondents are foreclosed against the enforcement, retaliation, assault, infringement, imprisonment, trespass upon the rights, properties, estate, person whether legal, natural or otherwise of the presenter/petitioner and/or his interest and/or his estate retroactively, at present, post-actively, forever under any circumstances, guise, and or presumption!

IV. NOTICE OF COMMON-LAW ARBITRATION:

10295. Please be advised that in-as-much as the Undersigned has "secured" the "interest" in the "name" of the all-capital-letter "named" defendant as employed/used upon the face; and within, ALL documents/instruments/records within the above referenced alleged Commercial/Civil/Cause, to

include any and all derivatives and variations in the spelling of said "name" except the "true name" of the Undersigned as appearing within the Undersigned's signature block herein below, through a Common-Law Copyright, filed for record within the Office of the Secretary of State, Columbia State of South Carolina and or Sacramento State of California and or Las Vegas State of Nevada, and, having "perfected said interest" in same through incorporation within a Financing (and all amendments and transcending filings thereto), by reference therein, the Undersigned hereby; and herein, waives the Undersigned's rights as set, established, and the like therein, and as "perfected" within said Financing Statement acting/operating to "register" said Copyright, to allow for the Respondent(s) to enter the record of the alleged "court of record" within the above referenced alleged **Commercial/Civil/Cause** for the SOLE purpose to correct said record and comply with Respondent's(s') agreed upon duty/obligation to write the "order" and cause same to be transmitted to restore and release the Undersigned, the Undersigned's corpus, and ALL property currently under a "storage contract" under the Undersigned's Common-Law Copyrighted trade-name; i.e., the all-capital-letter "named" defendant within the above referenced alleged Commercial/Civil/Cause, within the alleged commercially "bonded" warehousing agency d.b.a. the commercial corporate Government juridical construct d.b.a. the United States. Please take special note, that the copyright is with reference to the name and its direct association and/or correlation to the presenter.

10296. NOTICE: That the arbitrators "must not necessarily judge according to the strict law but as a general rule ought chiefly to consider the principles of practical business" *Norske Atlas Insurance Co v London General Insurance Co* (1927) 28 Lloyds List Rep 104

- "internationally accepted principles of law governing contractual relations"^{[*Deutsche Schachtbau v R'As al-Kaimah National Oil Co* [1990] 1 AC 295]}
- If the contract (valid or otherwise) contains an arbitration clause, then the proper forum to determine whether the contract is void or not, is the arbitration tribunal.^{[*For example, see Heyman v Darwins Ltd.* [1942] AC 356]}
- That any determination by the arbitrator is binding upon all parties, and that all parties agree to abide by the decision of the arbitrator, that the arbitrator is to render a decision based upon the facts and conclusions as presented within the terms and conditions of the contract. Any default by any party must be supported by proof and evidence of said default, that default shall serve as tacit acquiescence on behalf of the party who defaulted as having agreed to the terms and conditions associated with the self-executing binding irrevocable contract coupled with interests. That the arbitrator is prohibited from considering and/or relying on statutory law, as it has been held that any time any party relies on or enforces a statute, they possess no judicial power
- "A judge ceases to set as a judicial officer because the governing principles of administrative law provides that courts are prohibited from substituting their evidence, testimony, record, arguments and rationale for that of the agency. Additionally, courts are prohibited from their substituting their judgments for that of the agency." *AISI v US*, 568 F2d 284.
- "...judges who become involved in enforcement of mere statutes (civil or criminal in nature and otherwise), act as mere "clerks" of the involved agency..." K.C. Davis, ADMIN. LAW, Ch. 1 (CTP. West's 1965 Ed.)
- "...their supposed 'court' becoming thus a court of limited jurisdiction as a mere extension of the involved agency for mere superior reviewing purposes." K.C. Davis, ADMIN. LAW, P. 95, (CTP. West's 1977) *FRC v G.E.* 281 US 464; *Keller v PE*, 261 US 428.
- "When acting to enforce a statute, the judge of the municipal court is acting an administrative officer and not as a judicial capacity; courts in administrating or enforcing statutes do not act judicially, but, merely administratively." *Thompson v Smith*, 155 Va. 376, 154 SE 583, 71 ALR 604.
- "It is basic in our law that an administrative agency may act only within the area of jurisdiction marked out for it by law. If an individual does not come within the coverage of the particular agency's enabling legislation the agency is without power to take any action which affects him." *Endicott v Perkins*, 317 US 501
- "It is not every act, legislative in form, that is law. Law is something more than mere will exerted as an act of power... Arbitrary power, enforcing its edicts to the injury of the person and property of its subjects is not law." *Hurtado v. California* (1884) 110 US 515 (1984).
- Some of the aforementioned cases are not published, however, these are still fundamental principles of law, and one of the fundamental principles of arbitration is that the arbitrator sits as judge over the facts, and as such to preserve the sanctity of the process an arbitrator receives the same immunity as a judge and is exempt from prosecution and or review, unless it can be proved that the arbitrator intentionally ignored the evidence and acted in conspiracy to defraud the parties.

10297. As the Undersigned has no desire NOR wish to tie the hands of Respondent(s) in performing Respondent's(s') agreed upon duty/obligation as set, established, and agreed upon within this Conditional Acceptance for Value and counter offer/claim for Proof of Claim and thereby create/cause a "breach" of said contractually binding agreement on the part of the Respondent(s), Respondent(s) is hereby; and herein, NOTICED that if this waiver of said Copyright is not liberal, NOR extensive enough, to allow for the Respondent(s) to specifically perform all duties/obligations as set, established, and agreed upon within the Conditional Acceptance for Value and counter offer/claim for Proof of Claim: Respondent(s) may, in "good faith" and NOT in fraud of the Undersigned, take all needed and required liberties with said Copyright and this waiver in order to fulfill and accomplish Respondent's(s') duties/obligations set, established, and agreed upon between the parties to this agreement.

10298. If Respondent(s) has any questions and or concerns regarding said Copyright and or the waiver, Respondent(s) is invited to address such questions and or concerns to the Undersigned in writing, and causing said communiqués to be transmitted to the Undersigned and below named Notary/Third Party. The respondents have acted as if the contract quasi-or otherwise does not place a binding obligation upon their persons, upon their organizations, upon their institutions, upon their job qualifications, and breaching that obligation breaches the contract, for which they cannot address due to the direct conflict of interest. It is as a result of that conflict of interest that binding arbitration shall be instituted

10299. Your failure to respond, and this would include each of the respondents by their representative, and if represented by the Atty. Gen., such representation must be responsive for each State and/or State organization/department/agency, separately and severally to each of the points of averment, failure to respond to a single point of averment will constitute acquiescence, forfeiture, and a waiver of all rights with respects all of the points raised in this presentment.

V. NOTICE TO AGENT IS NOTICE TO PRINCIPLE AND VICE VERSA

10300. NOTICE: In this Conditional Acceptance for Value and counter offer/claim for Proof of Claim(a) the words "include," "includes," and "including," are not limiting; (b) the word "all" includes "any" and the word "any" includes "all"; (c) the word "or" is not exclusive except when used in conjunction with the word "and"; as in, "and/or"; and (d) words and terms (i) in the singular number include the plural, and in the plural, the singular; (ii) in the masculine gender include both feminine and neuter.

10301. This presentment shall constitute a CLAIM against the assets of your institution and is valid upon your failure to comply with the requirement of this agreement and to VALIDATE NOT VERIFY THE COMPREHENSIVE ACCOUNTING!

10302. NOTICE: All titles/names/appellations of corporate Government juridical constructs, and branches, departments, agencies, bureaus, offices, sub-whatever's, and the like thereof, include any and all derivatives and variations in the spelling of said titles/names/appellations.

10303. NOTICE: Any and all attempts at providing the requested and necessary Proof of Claims raised herein above; and, requesting the additional ten (10) Calendar days in which to provide same; and, to address any and all questions and concerns to the Undersigned in regards to the Stated Copyright and waiver herein expressed, in any manner other than that provided for herein will be deemed non-responsive.

The Undersigned extends to the Respondent(s) the Undersigned's appreciations and thanks for Respondent(s) prompt attention, response, production of above Proof(s) of Claim and assistance in this/these matter(s). This presentment is not to be construed as an acceptance and/or application and/or subscription and/or request for license, admittance to any jurisdiction quasi-or otherwise. But shall remain as a direct objection to any and all claims to the contrary.

Sincerely,

Without Recourse


Nelson L. Bruce a Natural Man



ADDEN1-2019-0130BRUCWSFCM S4451



2019-0108BRUCWSFCM-512389981- 5577899811

2019-0108BRUCWSFCM-512389981- 5577899811® is secured and reserved with all rights retained, Private Property no trespass permitted or allowed under common law restrictions and prohibitions.

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NOTICE OF FAULT IN DISHONOR

EXHIBIT - B

(Opportunity to Cure)

SERVED OR PRESENTED via the: UNITED STATES POSTAL SERVICE
by the UNITED STATES POST OFFICE via First Class Postage Prepaid

Notice date: **February 5, 2019**

Claimant(s): **Nelson L. Bruce
144 Pavilion Street
Summerville, South Carolina 29483]**

Respondent(s): **Dorchester County Courthouse
Common Pleas/Civil/Circuit Court – c/o Judge Diane S. Goodstein
5200 E. Jim Bilton Boulevard, Saint George, South Carolina 29477**

Reference: **Agreement/Contract No.: 2019-0108BRUCWSFCM-S12389981-5577899811
Addendum to Agreement/Contract I.D. #: ADDENI-2019-0130BRUCWSFCM-S4451
Case No.(s): 2016CP1801678, 2016LP1800400**

This communication is to inform you that you are in default of the agreement, and as per the terms of the agreement to which you have not complied with, you have consented and agreed to all the terms and conditions contained therein including but not limited to the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST."**

If you did not receive a copy of the original contract communication and or the original addendum to contract in the form of the original contract communication, and were not aware of its existence, you have three (3) days, (72) hours in which to provide proof of such non-receipt, this is a good faith effort in providing you with an opportunity to cure your default. The contractual agreement includes as an exclusive remedy arbitration, this remedy is only available respecting the issue of default, whereby you prove based on a preponderance of evidence that you had not received a copy of the original contract communication and or the original addendum to contract in the form of the original contract communication which includes the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST."** By the way, you cannot provide proof because included with this notice is proof that it was sent out and delivered.

You may or may not be aware, that all the elements of a contract having been met, that the original contract communication and or the original addendum to contract in the form of the original contract communication which includes the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST,"** supersedes any and all previous contracts between the parties, and is a legally binding contractual obligation upon all parties associated thereto.

This is a legal communication, you are to take legal/judicial/special/exceptional notice as there may be dire and irreparable consequences that may affect you individually, professionally, legally, corporately.

The three (3) day, (72) hour timeframe commences upon receipt of this notification, and is only applicable within the confines of the original contract communication and or the original addendum to contract in the form of the original contract communication which includes the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST,"** terms of agreement.

Thank you for your consideration....

Of this presentment take due **Notice** and heed, and govern yourself accordingly.

NOTICE TO AGENT IS NOTICE TO PRINCIPLE AND VICE VERSA

Sincerely,

Without Recourse

Nelson L. Bruce 2-5-2019
 Nelson L. Bruce a Natural Man Date:

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NOTICE OF FAULT IN DISHONOR

(Opportunity to Cure)

SERVED OR PRESENTED via the: UNITED STATES POSTAL SERVICE
 by the UNITED STATES POST OFFICE via First Class Postage Prepaid

Notice date: February 6, 2019

Claimant(s): Nelson L. Bruce
 144 Pavilion Street
 Summerville, South Carolina [29483]

Respondent(s): the District Court of the United States
 Charleston Division/Civil
 85 Broad Street, Charleston, South Carolina 29401

Reference: Agreement/Contract No.: 2019-0108BRUCWSFCM-S12389981-5577899811^c
 Addendum to Agreement/Contract I.D. #: ADDEN1-2019-0130BRUCWSFCM-S4451^u

This communication is to inform you that you are in default of the agreement, and as per the terms of the agreement to which you have not complied with, you have consented and agreed to all the terms and conditions contained therein including but not limited to the "**SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST.**"

If you did not receive a copy of the original contract communication and or the original addendum to contract in the form of the original contract communication, and were not aware of its existence, you have three (3) days, (72) hours in which to provide proof of such non-receipt, this is a good faith effort in providing you with an opportunity to cure your default. The contractual agreement includes as an exclusive remedy arbitration, this remedy is only available respecting the issue of default, whereby you prove based on a preponderance of evidence that you had not received a copy of the original contract communication and or the original addendum to contract in the form of the original contract communication which includes the "**SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST.**" By the way, you cannot provide proof because included with this notice is proof that it was sent out and delivered.

You may or may not be aware, that all the elements of a contract having been met, that the original contract communication and or the original addendum to contract in the form of the original contract communication which includes the "**SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST,**" supersedes any and all previous contracts between the parties, and is a legally binding contractual obligation upon all parties associated thereto.

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Thank you for your consideration....

Of this presentment take due **Notice** and heed, and govern yourself accordingly.

NOTICE TO AGENT IS NOTICE TO PRINCIPLE AND VICE VERSA

Sincerely,

Without Recourse

Nelson L. Bruce 2-6-2019
 Nelson L. Bruce a Natural Man Date:

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NOTICE OF FAULT IN DISHONOR
(Opportunity to Cure)
SERVED OR PRESENTED via the: UNITED STATES POSTAL SERVICE
by the UNITED STATES POST OFFICE via First Class Postage Prepaid

Notice date: **February 9, 2019**

Claimant(s): **Nelson L. Bruce
144 Pavilion Street
Summerville, South Carolina [29483]**

Respondent(s): **the South Carolina Supreme Court
Chief Justice Donald W. Beatty
1231 Gervais Street, Columbia, South Carolina 29201**

Reference: **Agreement/Contract No.: 2019-0108BRUCWSFCM-S12389981-5577899811
Addendum to Agreement/Contract I.D. #: ADDENI-2019-0130BRUCWSFCM-S4451**

This communication is to inform you that you are in default of the agreement, and as per the terms of the agreement to which you have not complied with, you have consented and agreed to all the terms and conditions contained therein including but not limited to the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST."**

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Thank you for your consideration....

Of this presentment take due **Notice** and heed, and govern yourself accordingly.

NOTICE TO AGENT IS NOTICE TO PRINCIPLE AND VICE VERSA

Sincerely,

Without Recourse

Nelson L. Bruce 2-9-2019
 Nelson L. Bruce a Natural Man Date:

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NOTICE OF FAULT IN DISHONOR

EXHIBIT - B

(Opportunity to Cure)

SERVED OR PRESENTED via the: UNITED STATES POSTAL SERVICE
by the UNITED STATES POST OFFICE via First Class Postage Prepaid

Notice date: **February 9, 2019**Claimant(s): **Nelson L. Bruce
144 Pavilion Street
Summerville, South Carolina [29483]**Respondent(s): **State of South Carolina Attorney General's Office
Attorney General Alan Wilson
P.O. Box 11549, Columbia, SC 29211**Reference: **Agreement/Contract No.: 2019-0108BRUCWSFCM-S12389981-5577899811^c
Addendum to Agreement/Contract I.D. #: ADDEN1-2019-0130BRUCWSFCM-S4451^c**

This communication is to inform you that you are in default of the agreement, and as per the terms of the agreement to which you have not complied with, you have consented and agreed to all the terms and conditions contained therein including but not limited to the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST."**

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NOTICE TO AGENT IS NOTICE TO PRINCIPLE AND VICE VERSA

Sincerely,

Without Recourse



Nelson L. Bruce 2-9-2019

Nelson L. Bruce a Natural Man

Date:

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NOTICE OF FAULT IN DISHONOR

(Opportunity to Cure)

SERVED OR PRESENTED via the: UNITED STATES POSTAL SERVICE
 by the UNITED STATES POST OFFICE via First Class Postage Prepaid

Notice date: February 9, 2019

Claimant(s): Nelson L. Bruce
 144 Pavilion Street
 Summerville, South Carolina |29483|Respondent(s): South Carolina Housing Trust Fund
 SC Housing Corp
 c/o Tracey C. Easton
 300-C Outlet Pointe Blvd., Columbia, SC 29210Reference: Agreement/Contract No.: 2019-0108BRUCWSFCM-S12389981-5577899811¹
 Addendum to Agreement/Contract I.D. #: ADDEN1-2019-0130BRUCWSFCM-S4451¹

This communication is to inform you that you are in default of the agreement, and as per the terms of the agreement to which you have not complied with, you have consented and agreed to all the terms and conditions contained therein including but not limited to the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST."**

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You may or may not be aware, that all the elements of a contract having been met, that the original contract communication and or the original addendum to contract in the form of the original contract communication which includes the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST,"** supersedes any and all previous contracts between the parties, and is a legally binding contractual obligation upon all parties associated thereto.

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NOTICE TO AGENT IS NOTICE TO PRINCIPLE AND VICE VERSA

Sincerely,

Without Recourse

Nelson L. Bruce 2-9-2019
 Nelson L. Bruce a Natural Man Date:

NOTICE OF FAULT IN DISHONOR**(Opportunity to Cure)****SERVED OR PRESENTED via the: UNITED STATES POSTAL SERVICE
by the UNITED STATES POST OFFICE via First Class Postage Prepaid**Notice date: **February 6, 2019**Claimant(s): **Nelson L. Bruce
144 Pavilion Street
Summerville, South Carolina 29483**Respondent(s): **WILMINGTON SAVINGS FUND SOCIETY, FSB
Attention: Mark A. Turner (CEO)
500 Delaware Avenue, Wilmington, Delaware 19801** **CARRINGTON MORTGAGE SERVICES, LLC
Attention: Bruce Rose (CEO)
P.O. Box 5001, Westfield, Indiana 46074****WILMINGTON SAVINGS FUND SOCIETY, FSB
c/o William S. Kochler – Albertelli Law
1201 Main Street, Suite 1450, Columbia, SC 29201** **BANK OF AMERICA, N.A. (Merged with - Countrywide Bank, FSB)
c/o BANK OF AMERICA CORPORATION – Brian Moynihan (CEO)
100 N. Tryon Street, Charlotte, North Carolina 28255**Reference: **Agreement/Contract No.: 2019-0108BRUCWSFCM-S12389981-5577899811^o
Addendum to Agreement/Contract I.D. #: ADDEN1-2019-0130BRUCWSFCM-S4451^t**

This communication is to inform you that you are in default of the agreement, and as per the terms of the agreement to which you have not complied with, you have consented and agreed to all the terms and conditions contained therein including but not limited to the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST."**

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You may or may not be aware, that all the elements of a contract having been met, that the original contract communication and or the original addendum to contract in the form of the original contract communication which includes the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST,"** supersedes any and all previous contracts between the parties, and is a legally binding contractual obligation upon all parties associated thereto.

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Thank you for your consideration....

Of this presentment take due **Notice** and heed, and govern yourself accordingly.

NOTICE TO AGENT IS NOTICE TO PRINCIPLE AND VICE VERSA

Sincerely,

Without Recourse

Nelson L. Bruce 2-6-2019
Nelson L. Bruce a Natural Man

Date:

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NOTICE OF FAULT IN DISHONOR

(Opportunity to Cure)

SERVED OR PRESENTED via the: UNITED STATES POSTAL SERVICE
by the UNITED STATES POST OFFICE via First Class Postage Prepaid

Notice date: **February 11, 2019**Claimant(s): **Nelson L. Bruce
144 Pavilion Street
Summerville, South Carolina [29483]**Respondent(s): **the United States Department of Agriculture
Fiscal Service, Director, Finance Office
1400 Independence Avenue, SW, Washington, DC 20250**Reference: **Agreement/Contract No.: 2019-0108BRUCWSFCM-S12389981-5577899811
Addendum to Agreement/Contract I.D. #: ADDENI-2019-0130BRUCWSFCM-S4451^c**

This communication is to inform you that you are in default of the agreement, and as per the terms of the agreement to which you have not complied with, you have consented and agreed to all the terms and conditions contained therein including but not limited to the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST."**

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You may or may not be aware, that all the elements of a contract having been met, that the original contract communication and or the original addendum to contract in the form of the original contract communication which includes the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST,"** supersedes any and all previous contracts between the parties, and is a legally binding contractual obligation upon all parties associated thereto.

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Thank you for your consideration....

Of this presentment take due **Notice** and heed, and govern yourself accordingly.

NOTICE TO AGENT IS NOTICE TO PRINCIPLE AND VICE VERSA

Sincerely,

Without Recourse

Nelson L. Bruce 2-11-2019
 Nelson L. Bruce a Natural Man Date:

NOTICE OF FAULT IN DISHONOR**(Opportunity to Cure)****SERVED OR PRESENTED via the: UNITED STATES POSTAL SERVICE
by the UNITED STATES POST OFFICE via First Class Postage Prepaid**Notice date: **February 13, 2019**Claimant(s): **Nelson L. Bruce
144 Pavilion Street
Summerville, South Carolina 29483**Respondent(s): **the South Carolina State Treasurer
OFFICE OF THE STATE TREASURER and or their assigns
Attention: State Treasurer Curtis M. Loftis, Jr.
1200 Senate Street, Suite 214, Wade Hampton Building, Columbia, South Carolina 29201**Reference: **Agreement/Contract No.: 2019-0108BRUCWSFCM-S12389981-5577899811¹
Addendum to Agreement/Contract I.D. #: ADDENI-2019-0130BRUCWSFCM-S4451¹**

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Thank you for your consideration....

Of this presentment take due **Notice** and heed, and govern yourself accordingly.

NOTICE TO AGENT IS NOTICE TO PRINCIPLE AND VICE VERSA

Sincerely,

Without Recourse

Nelson L. Bruce 2-13-19
Nelson L. Bruce a Natural Man Date:

NOTICE OF FAULT IN DISHONOR**(Opportunity to Cure)****SERVED OR PRESENTED via the: UNITED STATES POSTAL SERVICE
by the UNITED STATES POST OFFICE via First Class Postage Prepaid**Notice date: **February 13, 2019**Claimant(s): **Nelson L. Bruce
144 Pavilion Street
Summerville, South Carolina [29483]**Respondent(s): **United States House of Representatives
Attention: Joe Cunningham
530 Johnnie Dodds Blvd, Suite 201, Mt. Pleasant, SC 29464**Reference: **Agreement/Contract No.: 2019-0108BRUCWSFCM-S12389981-557789981¹
Addendum to Agreement/Contract I.D.: ADDEN1-2019-0130BRUCWSFCM-S4451¹**

This communication is to inform you that you are in default of the agreement, and as per the terms of the agreement to which you have not complied with, you have consented and agreed to all the terms and conditions contained therein including but not limited to the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST."**

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You may or may not be aware, that all the elements of a contract having been met, that the original contract communication and or the original addendum to contract in the form of the original contract communication which includes the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST,"** supersedes any and all previous contracts between the parties, and is a legally binding contractual obligation upon all parties associated thereto.

This is a legal communication, you are to take legal/judicial/special/exceptional notice as there may be dire and irreparable consequences that may affect you individually, professionally, legally, corporately.

The three (3) day, (72) hour timeframe commences upon receipt of this notification, and is only applicable within the confines of the original contract communication and or the original addendum to contract in the form of the original contract communication which includes the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST,"** terms of agreement.

Thank you for your consideration....

Of this presentment take due **Notice** and heed, and govern yourself accordingly.

NOTICE TO AGENT IS NOTICE TO PRINCIPLE AND VICE VERSA

Sincerely,

Without Recourse

Nelson L. Bruce 2-13-19
Nelson L. Bruce a Natural Man

Date:

NOTICE OF FAULT IN DISHONOR**(Opportunity to Cure)****SERVED OR PRESENTED via the: UNITED STATES POSTAL SERVICE
by the UNITED STATES POST OFFICE via First Class Postage Prepaid**Notice date: **February 13, 2019**Claimant(s): **Nelson L. Bruce
144 Pavilion Street
Summerville, South Carolina [29483]**Respondent(s): **South Carolina House of Representatives
South Carolina Legislative Council and/or their assigns
Attention: Mandy W. Kimmons
310A Blatt Building, 1105 Pendleton Street, Columbia, South Carolina 29201**Reference: **Agreement/Contract No.: 2019-0108BRUCWSFCM-S12389981-5577899811^c
Addendum to Agreement/Contract I.D.: ADDEN1-2019-0130BRUCWSFCM-S4451^c**

This communication is to inform you that you are in default of the agreement, and as per the terms of the agreement to which you have not complied with, you have consented and agreed to all the terms and conditions contained therein including but not limited to the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST."**

If you did not receive a copy of the original contract communication and or the original addendum to contract in the form of the original contract communication, and were not aware of its existence, you have three (3) days, (72) hours in which to provide proof of such non-receipt, this is a good faith effort in providing you with an opportunity to cure your default. The contractual agreement includes as an exclusive remedy arbitration, this remedy is only available respecting the issue of default, whereby you prove based on a preponderance of evidence that you had not received a copy of the original contract communication and or the original addendum to contract in the form of the original contract communication which includes the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST."** By the way, you cannot provide proof because included with this notice is proof that it was sent out and delivered. We have not received a response from you, if you do not provide such proof of non-receipt or provide proof that you have indeed responded to each and every point of averment or proof of claim within the 10 day allotted time or within the additional three (3) days, (72) hours specified in the Addendum, within the 3 days as referenced above pertaining to this notice, you will be in **"default"** and we will do this, we will proceed to get a judgment against you through arbitration.

You may or may not be aware, that all the elements of a contract having been met, that the original contract communication and or the original addendum to contract in the form of the original contract communication which includes the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST,"** supersedes any and all previous contracts between the parties, and is a legally binding contractual obligation upon all parties associated thereto.

This is a legal communication, you are to take legal/judicial/special/exceptional notice as there may be dire and irreparable consequences that may affect you individually, professionally, legally, corporately.

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Thank you for your consideration....

Of this presentment take due **Notice** and heed, and govern yourself accordingly.

NOTICE TO AGENT IS NOTICE TO PRINCIPLE AND VICE VERSA

Sincerely,

Without Recourse

Nelson L. Bruce 2-13-19
Nelson L. Bruce a Natural Man

Date:

NOTICE OF FAULT IN DISHONOR
(Opportunity to Cure)
SERVED OR PRESENTED via the: UNITED STATES POSTAL SERVICE
by the UNITED STATES POST OFFICE via First Class Postage Prepaid

Notice date: **February 13, 2019**

Claimant(s): **Nelson L. Bruce**
144 Pavilion Street
Summerville, South Carolina [29483]

Respondent(s): **GOVERNOR OF THE STATE OF SOUTH CAROLINA**
The Honorable Henry McMaster
State House
1100 Gervais Street, Columbia, South Carolina 29201

Reference: **Agreement/Contract No.: 2019-0108BRUCWSFCM-S12389981-5577899811¹**
Addendum to Agreement/Contract I.D. #: ADDEN1-2019-0130BRUCWSFCM-S4451¹

This communication is to inform you that you are in default of the agreement, and as per the terms of the agreement to which you have not complied with, you have consented and agreed to all the terms and conditions contained therein including but not limited to the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST."**

If you did not receive a copy of the original contract communication and or the original addendum to contract in the form of the original contract communication, and were not aware of its existence, you have three (3) days, (72) hours in which to provide proof of such non-receipt, this is a good faith effort in providing you with an opportunity to cure your default. The contractual agreement includes as an exclusive remedy arbitration, this remedy is only available respecting the issue of default, whereby you prove based on a preponderance of evidence that you had not received a copy of the original contract communication and or the original addendum to contract in the form of the original contract communication which includes the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST."** By the way, you cannot provide proof because included with this notice is proof that it was sent out and delivered. We have not received a response from you, if you do not provide such proof of non-receipt or provide proof that you have indeed responded to each and every point of averment or proof of claim within the 10 day allotted time or within the additional three (3) days, (72) hours specified in the Addendum, within the 3 days as referenced above pertaining to this notice, you will be in **"default"** and we will do this, we will proceed to get a judgment against you through arbitration.

You may or may not be aware, that all the elements of a contract having been met, that the original contract communication and or the original addendum to contract in the form of the original contract communication which includes the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST,"** supersedes any and all previous contracts between the parties, and is a legally binding contractual obligation upon all parties associated thereto.

This is a legal communication, you are to take legal/judicial/special/exceptional notice as there may be dire and irreparable consequences that may affect you individually, professionally, legally, corporately.

The three (3) day, (72) hour timeframe commences upon receipt of this notification, and is only applicable within the confines of the original contract communication and or the original addendum to contract in the form of the original contract communication which includes the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST,"** terms of agreement.

Thank you for your consideration....

Of this presentment take due Notice and heed, and govern yourself accordingly.

NOTICE TO AGENT IS NOTICE TO PRINCIPLE AND VICE VERSA

Sincerely,

Without Recourse

Nelson L. Bruce 2-13-19
 Nelson L. Bruce a Natural Man Date:

NOTICE OF DEFAULT IN DISHONOR

SERVED OR PRESENTED via the: UNITED STATES POSTAL SERVICE
by the UNITED STATES POST OFFICE via First Class Postage Prepaid

Notice date: **February 14, 2019**

Claimant(s): **Nelson L. Bruce
144 Pavilion Street
Summerville, South Carolina 29483**

Respondent(s): **the District Court of the United States
Charleston Division/Civil
85 Broad Street, Charleston, South Carolina 29401**

Reference: **Agreement/Contract No.: 2019-0108BRUCWSFCM-S12389981-5577899811
Addendum to Agreement/Contract I.D. #: ADDENI-2019-0130BRUCWSFCM-S4451**

This communication is to inform you that you received notification of the requirements to respond within three (3) days, (72) hours as specified in the "Notice of Fault" with proof that you responded to all points of averment or Proof of claims and or proof that you did not receive any of the referenced communications, we have not received a response from you with such proof, so this notice is to inform you that you again that you are in "default" and we will do this, we will proceed to get a judgment against you through arbitration.

Thank you for your consideration....

Of this presentment take due **Notice** and heed, and govern yourself accordingly.

NOTICE TO AGENT IS NOTICE TO PRINCIPLE AND VICE VERSA

Sincerely,

Without Recourse

Nelson L. Bruce 2-14-19
Nelson L. Bruce a Natural Man Date:

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NOTICE OF DEFAULT IN DISHONOR

SERVED OR PRESENTED via the: UNITED STATES POSTAL SERVICE
by the UNITED STATES POST OFFICE via First Class Postage Prepaid

Notice date: **February 15, 2019**

Claimant(s): **Nelson L. Bruce
144 Pavilion Street
Summerville, South Carolina 29483**

Respondent(s): **South Carolina Housing Trust Fund
SC Housing Corp
c/o Tracey C. Easton
300-C Outlet Pointe Blvd.
Columbia, South Carolina 29210**

Reference: **Agreement/Contract No.: 2019-0108BRUCWSFCM-S12389981-5577899811¹
Addendum to Agreement/Contract I.D. #: ADDEN1-2019-0130BRUCWSFCM-S4451¹**

This communication is to inform you that you received notification of the requirements to respond within three (3) days, (72) hours as specified in the "Notice of Fault" with proof that you responded to all points of averment or Proof of claims and or proof that you did not receive any of the referenced communications, we have not received a response from you with such proof, so this notice is to inform you that you again that you are in "default" and we will do this, we will proceed to get a judgment against you through arbitration.

Thank you for your consideration....

Of this presentment take due Notice and heed, and govern yourself accordingly.

NOTICE TO AGENT IS NOTICE TO PRINCIPLE AND VICE VERSA

Sincerely,

Without Recourse

Nelson L. Bruce 2-15-19
 Nelson L. Bruce a Natural Man Date:

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NOTICE OF FAULT IN DISHONOR**(Opportunity to Cure)****SERVED OR PRESENTED via the: UNITED STATES POSTAL SERVICE
by the UNITED STATES POST OFFICE via First Class Postage Prepaid**Notice date: **February 16, 2019**Claimant(s): **Nelson L. Bruce
144 Pavilion Street
Summerville, South Carolina 29483**Respondent(s): **the UNITED STATES OF AMERICA
UNITED STATES ATTORNEY GENERAL at U.S. Department of Justice
950 Pennsylvania Avenue, NW Washington, DC 20530-0001**Reference: **Agreement/Contract No.: 2019-0108BRUCWSFCM-S12389981-5577899811^v
Addendum to Agreement/Contract I.D. #: ADDEN1-2019-0130BRUCWSFCM-S4451^v**

This communication is to inform you that you are in default of the agreement, and as per the terms of the agreement to which you have not complied with, you have consented and agreed to all the terms and conditions contained therein including but not limited to the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST."**

If you did not receive a copy of the original contract communication and or the original addendum to contract in the form of the original contract communication, and were not aware of its existence, you have three (3) days, (72) hours in which to provide proof of such non-receipt, this is a good faith effort in providing you with an opportunity to cure your default. The contractual agreement includes as an exclusive remedy arbitration, this remedy is only available respecting the issue of default, whereby you prove based on a preponderance of evidence that you had not received a copy of the original contract communication and or the original addendum to contract in the form of the original contract communication which includes the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST."** By the way, you cannot provide proof because included with this notice is proof that it was sent out and delivered. We have not received a response from you, if you do not provide such proof of non-receipt or provide proof that you have indeed responded to each and every point of averment or proof of claim within the 10 day allotted time or within the additional three (3) days, (72) hours specified in the Addendum, within the 3 days as referenced above pertaining to this notice, you will be in **"default"** and we will do this, we will proceed to get a judgment against you through arbitration.

You may or may not be aware, that all the elements of a contract having been met, that the original contract communication and or the original addendum to contract in the form of the original contract communication which includes the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST,"** supersedes any and all previous contracts between the parties, and is a legally binding contractual obligation upon all parties associated thereto.

This is a legal communication, you are to take legal/judicial/special/exceptional notice as there may be dire and irreparable consequences that may affect you individually, professionally, legally, corporately.

The three (3) day, (72) hour timeframe commences upon receipt of this notification, and is only applicable within the confines of the original contract communication and or the original addendum to contract in the form of the original contract communication which includes the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST,"** terms of agreement.

Thank you for your consideration....

Of this presentment take due **Notice** and heed, and govern yourself accordingly.

NOTICE TO AGENT IS NOTICE TO PRINCIPLE AND VICE VERSA

Sincerely,

Without Recourse

Nelson L. Bruce 2-16-19
Nelson L. Bruce a Natural Man

Date:

NOTICE OF FAULT IN DISHONOR

(Opportunity to Cure)

SERVED OR PRESENTED via the: UNITED STATES POSTAL SERVICE
by the UNITED STATES POST OFFICE via First Class Postage Prepaid

Notice date: February 16, 2019

Claimant(s): Nelson L. Bruce
144 Pavilion Street
Summerville, South Carolina [29483]Respondent(s): the United States Supreme Court
Attention: chief justice John Glover Roberts Jr.
1 First St NE, Washington, DC 20543Reference: Agreement/Contract No.: 2019-0108BRUCWSFCM-S12389981-5577899811^U
Addendum to Agreement/Contract I.D. #: ADDEN1-2019-0130BRUCWSFCM-S4451^T

This communication is to inform you that you are in default of the agreement, and as per the terms of the agreement to which you have not complied with, you have consented and agreed to all the terms and conditions contained therein including but not limited to the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST."**

If you did not receive a copy of the original contract communication and or the original addendum to contract in the form of the original contract communication, and were not aware of its existence, you have three (3) days, (72) hours in which to provide proof of such non-receipt, this is a good faith effort in providing you with an opportunity to cure your default. The contractual agreement includes as an exclusive remedy arbitration, this remedy is only available respecting the issue of default, whereby you prove based on a preponderance of evidence that you had not received a copy of the original contract communication and or the original addendum to contract in the form of the original contract communication which includes the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST."** By the way, you cannot provide proof because included with this notice is proof that it was sent out and delivered. We have not received a response from you, if you do not provide such proof of non-receipt or provide proof that you have indeed responded to each and every point of averment or proof of claim within the 10 day allotted time or within the additional three (3) days, (72) hours specified in the Addendum, within the 3 days as referenced above pertaining to this notice, you will be in **"default"** and we will do this, we will proceed to get a judgment against you through arbitration.

You may or may not be aware, that all the elements of a contract having been met, that the original contract communication and or the original addendum to contract in the form of the original contract communication which includes the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST,"** supersedes any and all previous contracts between the parties, and is a legally binding contractual obligation upon all parties associated thereto.

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Thank you for your consideration....

Of this presentment take due **Notice** and heed, and govern yourself accordingly.

NOTICE TO AGENT IS NOTICE TO PRINCIPLE AND VICE VERSA

Sincerely,

Without Recourse

Nelson L. Bruce 2-16-19
Nelson L. Bruce a Natural Man

Date:

NOTICE OF FAULT IN DISHONOR
(Opportunity to Cure)
SERVED OR PRESENTED via the: UNITED STATES POSTAL SERVICE
by the UNITED STATES POST OFFICE via First Class Postage Prepaid

Notice date: **February 16, 2019**

Claimant(s): **Nelson L. Bruce
144 Pavilion Street
Summerville, South Carolina [29483]**

Respondent(s): **The Treasurer of the United States
Office of the Treasurer and or their assigns
1500 Pennsylvania Avenue, NW, Room 2134
Washington, District of Columbia 20220**

Reference: **Agreement/Contract No.: 2019-0108BRUCWSFCM-S12389981-5577899811^U
Addendum to Agreement/Contract I.D.: ADDEN1-2019-0130BRUCWSFCM-S4451^U**

This communication is to inform you that you are in default of the agreement, and as per the terms of the agreement to which you have not complied with, you have consented and agreed to all the terms and conditions contained therein including but not limited to the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST."**

If you did not receive a copy of the original contract communication and or the original addendum to contract in the form of the original contract communication, and were not aware of its existence, you have three (3) days, (72) hours in which to provide proof of such non-receipt, this is a good faith effort in providing you with an opportunity to cure your default. The contractual agreement includes as an exclusive remedy arbitration, this remedy is only available respecting the issue of default, whereby you prove based on a preponderance of evidence that you had not received a copy of the original contract communication and or the original addendum to contract in the form of the original contract communication which includes the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST."** By the way, you cannot provide proof because included with this notice is proof that it was sent out and delivered. We have not received a response from you, if you do not provide such proof of non-receipt or provide proof that you have indeed responded to each and every point of averment or proof of claim within the 10 day allotted time or within the additional three (3) days, (72) hours specified in the Addendum, within the 3 days as referenced above pertaining to this notice, you will be in **"default"** and we will do this, we will proceed to get a judgment against you through arbitration.

You may or may not be aware, that all the elements of a contract having been met, that the original contract communication and or the original addendum to contract in the form of the original contract communication which includes the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST,"** supersedes any and all previous contracts between the parties, and is a legally binding contractual obligation upon all parties associated thereto.

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The three (3) day, (72) hour timeframe commences upon receipt of this notification, and is only applicable within the confines of the original contract communication and or the original addendum to contract in the form of the original contract communication which includes the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST,"** terms of agreement.

Thank you for your consideration....

Of this presentment take due **Notice** and heed, and govern yourself accordingly.

NOTICE TO AGENT IS NOTICE TO PRINCIPLE AND VICE VERSA

Sincerely,

Without Recourse

Nelson L. Bruce 2-16-19
 Nelson L. Bruce a Natural Man Date:

NOTICE OF DEFAULT IN DISHONOR**EXHIBIT - B**

SERVED OR PRESENTED via the: UNITED STATES POSTAL SERVICE
by the UNITED STATES POST OFFICE via First Class Postage Prepaid

Notice date: **February 19, 2019**

Claimant(s): **Nelson L. Bruce
144 Pavilion Street
Summerville, South Carolina [29483]**

Respondent(s): **WILMINGTON SAVINGS FUND SOCIETY, FSB** **CARRINGTON MORTGAGE SERVICES, LLC**
 Attention: Mark A. Turner (CEO)
 500 Delaware Avenue, Wilmington, Delaware 19801
WILMINGTON SAVINGS FUND SOCIETY, FSB **BANK OF AMERICA, N.A. (Merged with - Countrywide Bank, FSB)**
 c/o William S. Kochler – Albertelli Law
 1201 Main Street, Suite 1450, Columbia, SC 29201
 100 N. Tryon Street, Charlotte, North Carolina 28255
 c/o BANK OF AMERICA CORPORATION – Brian Moynihan (CEO)

Reference: **Agreement/Contract No.: 2019-0108BRUCWSFCM-S12389981- 5577899811¹**
Addendum to Agreement/Contract I.D. #: ADDEN1-2019-0130BRUCWSFCM-S4451¹

This communication is to inform you that you received notification of the requirements to respond within three (3) days, (72) hours as specified in the "Notice of Fault" with proof that you responded to all points of averment or Proof of claims and or proof that you did not receive any of the referenced communications, we have not received a response from you with such proof, so this notice is to inform you again that you are in "default" and we will do this, we will proceed to get a judgment against you through arbitration.

Thank you for your consideration....

Of this presentment take due Notice and heed, and govern yourself accordingly.

NOTICE TO AGENT IS NOTICE TO PRINCIPLE AND VICE VERSA

Sincerely,

Without Recourse

Nelson L. Bruce 2-19-19
 Nelson L. Bruce a Natural Man Date:

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NOTICE OF DEFAULT IN DISHONOR

**SERVED OR PRESENTED via the: UNITED STATES POSTAL SERVICE
by the UNITED STATES POST OFFICE via First Class Postage Prepaid**

Notice date: **February 19, 2019**

Claimant(s): **Nelson L. Bruce
144 Pavilion Street
Summerville, South Carolina [29483]**

Respondent(s): **State of South Carolina Attorney General's Office
Attorney General Alan Wilson
P.O. Box 11549, Columbia, South Carolina 29211**

Reference: **Agreement/Contract No.: 2019-0108BRUCWSFCM-S12389981-5577899811^c
Addendum to Agreement/Contract I.D. #: ADDEN1-2019-0130BRUCWSFCM-S4451^c**

This communication is to inform you that you received notification of the requirements to respond within three (3) days, (72) hours as specified in the "Notice of Fault" with proof that you responded to all points of averment or Proof of claims and or proof that you did not receive any of the referenced communications, we have not received a response from you with such proof, so this notice is to inform you again that you are in "default" and we will do this, we will proceed to get a judgment against you through arbitration.

Thank you for your consideration....

Of this presentment take due **Notice** and heed, and govern yourself accordingly.

NOTICE TO AGENT IS NOTICE TO PRINCIPLE AND VICE VERSA

Sincerely,

Without Recourse

Nelson L. Bruce 2-19-19
Nelson L. Bruce a Natural Man Date:

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EXHIBIT - B

NOTICE OF DEFAULT IN DISHONOR

**SERVED OR PRESENTED via the: UNITED STATES POSTAL SERVICE
by the UNITED STATES POST OFFICE via First Class Postage Prepaid**

Notice date: **February 19, 2019**

Claimant(s): **Nelson L. Bruce
144 Pavilion Street
Summerville, South Carolina [29483]**

Respondent(s): **the South Carolina Supreme Court**
ATTENTION: Chief Justice Donald W. Beatty
1231 Gervais Street, Columbia, SC 29201

Reference: **Agreement/Contract No.: 2019-0108BRUCWSFCM-S12389981-557789981¹**
Addendum to Agreement/Contract I.D. #: ADDENI-2019-0130BRUCWSFCM-S4451¹

This communication is to inform you that you received notification of the requirements to respond within three (3) days, (72) hours as specified in the "Notice of Fault" with proof that you responded to all points of averment or Proof of claims and or proof that you did not receive any of the referenced communications, we have not received a response from you with such proof, so this notice is to inform you again that you are in "default" and we will do this, we will proceed to get a judgment against you through arbitration.

Thank you for your consideration....

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NOTICE TO AGENT IS NOTICE TO PRINCIPLE AND VICE VERSA

Sincerely,

Without Recourse

Nelson L. Bruce 2-19-19
Nelson L. Bruce a Natural Man Date:

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EXHIBIT - B

NOTICE OF FAULT IN DISHONOR**(Opportunity to Cure)**

SERVED OR PRESENTED via the: UNITED STATES POSTAL SERVICE
by the UNITED STATES POST OFFICE via First Class Postage Prepaid
CERTIFIED MAIL NO.: 7018 0360 0001 0340 6409

Notice date: **February 25, 2019**Claimant(s): **Nelson L. Bruce
144 Pavilion Street
Summerville, South Carolina 29483**Respondent(s): **the United States Department of Agriculture
Fiscal Service, Director, Finance Office
1400 Independence Avenue, SW, Washington, DC 20250**Reference: **Agreement/Contract No.: 2019-0108BRUCWSFCM-S1238981-5577899811^c
Addendum to Agreement/Contract I.D. #: ADDEN1-2019-0130BRUCWSFCM-S4451^c**

This communication is to inform you that you are in default of the agreement, and as per the terms of the agreement to which you have not complied with, you have consented and agreed to all the terms and conditions contained therein including but not limited to the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST."**

If you did not receive a copy of the original contract communication and or the original addendum to contract in the form of the original contract communication, and were not aware of its existence, you have three (3) days, (72) hours in which to provide proof of such non-receipt, this is a good faith effort in providing you with an opportunity to cure your default. The contractual agreement includes as an exclusive remedy arbitration, this remedy is only available respecting the issue of default, whereby you prove based on a preponderance of evidence that you had not received a copy of the original contract communication and or the original addendum to contract in the form of the original contract communication which includes the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST."** By the way, you cannot provide proof because included with this notice is proof that it was sent out and delivered. If you do not provide such proof of non-receipt or provide proof that you have indeed responded to each and every point of averment or proof of claim within the 10 day allotted time or within the additional three (3) days, (72) hours specified in the Addendum within the 3 days as referenced above pertaining to this notice, you will be in **"default"** and we will do this, we will proceed to get a judgment against you through arbitration.

You may or may not be aware, that all the elements of a contract having been met, that the original contract communication and or the original addendum to contract in the form of the original contract communication which includes the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST,"** supersedes any and all previous contracts between the parties, and is a legally binding contractual obligation upon all parties associated thereto.

This is a legal communication, you are to take legal/judicial/special/exceptional notice as there may be dire and irreparable consequences that may affect you individually, professionally, legally, corporately.

The three (3) day, (72) hour timeframe commences upon receipt of this notification, and is only applicable within the confines of the original contract communication and or the original addendum to contract in the form of the original contract communication which includes the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST,"** terms of agreement.

Thank you for your consideration....

Of this presentment take due **Notice** and heed, and govern yourself accordingly.

EXHIBIT - B

NOTICE TO AGENT IS NOTICE TO PRINCIPLE AND VICE VERSA

Sincerely,

Without Recourse

Nelson L. Bruce 2-25-19
 Nelson L. Bruce a Natural Man Date:

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P.O. Box 5001
Westfield, IN 46074

0019256 01 AB 0.409 **AUTO T2 O 9492 29483-844444 -C01-P19275-I

NELSON L BRUCE
144 PAVILION ST
SUMMerville SC 29483-8444



Monthly Mortgage Statement

Statement Date 02/18/19
Account Number [REDACTED] 4554

Amount Due \$62,077.58

Due Date: 03/01/19

If payment is received after 03/16/19, a \$41.34 late fee will be charged.

Contact Us:

800-561-4567 800-486-5134

www.CarringtonMS.com

Account Information

Property Address:

144 PAVILION STREET
SUMMerville SC 29483

Interest Rate (Until 02/01/43): 3.875%

Prepayment Penalty: No

Modification Date: 02/09/2013

Maturity Date: 02/01/2043

DELINQUENCY NOTICE

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure – the loss of your home. See additional comments related to the Delinquency Box on page 2.

Explanation of Amount Due

Principal:	\$333.58
Interest:	\$506.79
Escrow:	\$193.28
(Taxes and/or Insurance)*	
Reg. Monthly Payment:	\$1,033.65
Overdue Payment:	\$58,460.09
Total Fees Charged:	\$2,583.84
Total Amount Due:	\$62,077.58

Current Loan Balances

Principal Balance*:	\$170,312.65
Escrow Balance:	-\$8,621.10
Past Due Balance:	\$58,460.09
Deferred Balance(s):	N/A
Buydown Balance:	N/A
Negative Amortization:	N/A
Unapplied Funds:	\$0.00

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and/or Insurance)*	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
Unapplied Funds	\$0.00	\$0.00
Total	\$0.00	\$0.00

* Please see page 3 of this statement for additional information.

* Your current Principal Balance is not a payoff quote.
See page 3 for Loan Payoff Information.

Please detach and return with your payment.



Make a payment at CarringtonMS.com. Pay by Check or AutoPay for free!

Loan Number: [REDACTED] 4554
NELSON L BRUCE
144 PAVILION ST
SUMMerville SC 29483

Amount Due \$62,077.58
Due Date: 03/01/19

Late charge if received after 03/16/19: \$41.34
Late Payment Amount if received after 03/16/19: \$62,118.92



CARRINGTON MORTGAGE SERVICES LLC
PO BOX 79001
PHOENIX AZ 85062-9001

Payment Due	\$
Additional Principal	\$
Additional Escrow	\$
Late Charge	\$
Total Amount Enclosed	\$

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